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ABSTRACT

Women of all ages continue to enter the work force in greater numbers while the work force participation rate for males is declining. Women are disproportionately concentrated in low-paying, dead-end jobs. Employment discrimination continues to be a significant problem. Job interruptions necessitated by family responsibilities are a major factor in poverty among midlife and older women. Although the median income of women at all ages falls below that of men, the disparity is greatest for midlife women. Pension participation is least likely among low wage, part-time workers and in many industries where female workers predominate. Pension participation by women often either requires larger contributions than those paid by men or produces fewer benefits in retirement. Older women have less Social Security income than men and are more likely to rely on it as their sole source of support. Despite the increased labor force participation of women, their economic status remains tied to men. Women are negatively affected by Social Security and private pension regulations that determine the benefits they receive after divorce or the death of a spouse. Midlife women are disproportionately represented among the 21 million adults without health insurance. Family responsibilities remain the primary reason given by women who remain outside the paid work force. (A 42-item listing of sources is included.) (CML)

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OLDER WOMEN'S LEAGUE

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The Road to Poverty:
A Report on the Economic Status of Midlife and Older Women in America

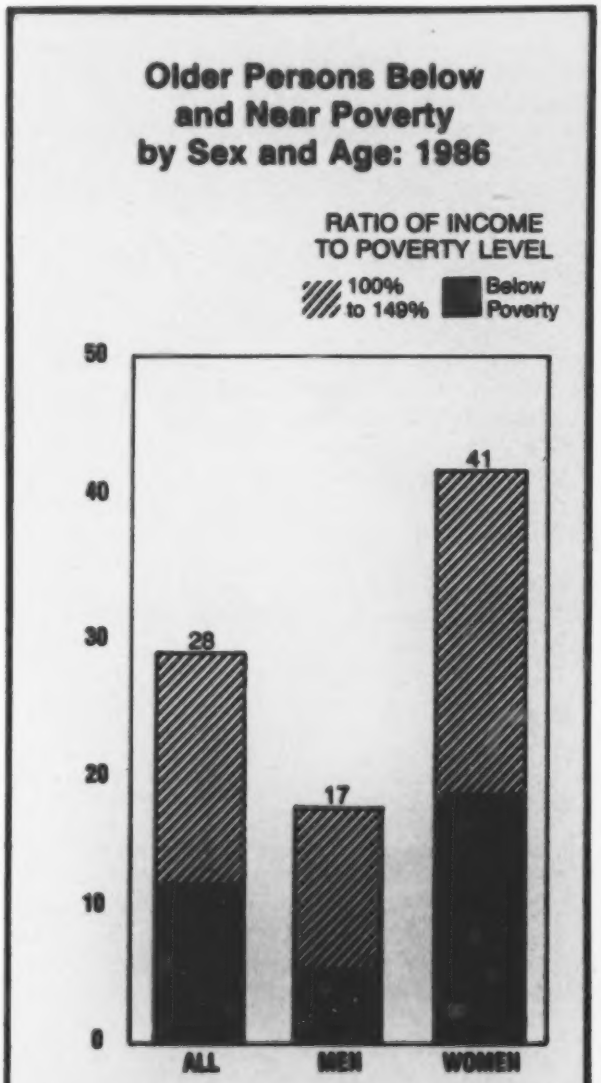
If you are a woman approaching midlife, the chances are greatly increased that you will become a poverty statistic. The mere fact that you are a woman increases your chances of being poor by 60%. If you are also Black or Hispanic, and have a work history of being poorly paid, your chances of falling below the government's poverty threshold escalate. And the older you get, the poorer you are likely to be. Approximately one in three Black women over the age of 65 are poor and one in four older Hispanic women are poor.

These burdens combine to produce this lamentable fact: almost five million midlife and older women—nearly one of every eight—fall below the poverty line. When the "near poor" (those with incomes between 100% and 149% of the poverty level) are also included, that figure rises dramatically to include four in every ten older women (41%). When you consider that there are over 23 million midlife (45-64) women in America and another 16 million older (65+) women, the ranks of the female midlife and older poor are staggering.

The elderly poor consists largely of poor females. Nearly three quarters (72%) of all the poor over age 65 are women. Because poverty among women is intrinsically linked to age, gender, race, work experience, marital status, homemaking and caregiving responsibilities and to discrimination, it is uncertain that any woman can be secure in her future. Poverty in old age is nothing less than the inevitable consequence of women's lifelong economic status. This should come as no surprise. And yet it does.

The myth of the wealthy elderly continues to serve as the dominant image in many assessments of prospective legislation and analyses of benefits cuts. In truth, the numbers refute this pretty picture. Yet, to the extent that national opinion leaders accept this image—that of elderly women retiring to a golden age of leisure and affluence—America is enacting laws that are based on fairy tales. The following report documents the status of midlife and older women, paying particular attention to those factors that contribute to their low economic status.

Older Persons Below and Near Poverty by Sex and Age: 1986



Source: Commonwealth Fund Commission on Elderly People Living Alone, *Medicare's Poor* (November 1987). Poverty and near poverty projections are for non-institutionalized population.

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A Message From Lou Glasse, President of the Older Women's League

Happy Mother's Day! On this one day each year, Americans take time out to send the card, flowers or candy that symbolizes gratitude for their mother's support. It is high time that Americans did more than take a cursory look at motherhood. In fact, your mother probably needs a good deal more that candy and flowers. If she fits the profile of most midlife and older women, she needs and deserves, significant economic support from a society which she has supported all her life.

The ugly truth is that four of every ten older women are poor or near-poor. While no one expects their mother to end up in poverty, the chances are fairly good that your mother will know first-hand some of the problems of which this report speaks. It would take an unusual woman, indeed, to avoid them—whether they are the lifelong consequences of pay discrimination, inadequate retirement income, the decline in health and income associated with assuming the role of unpaid caregiver or the spousal impoverishment that occurs when a woman attempts to meet the specifications of Medicaid in securing nursing home care for her spouse. Sooner or later, some aspect of this report will hit home for virtually every mother in America. It is for this reason that we at the Older Women's League say, "Ignore **this** Mother's Day Card at your peril."

Motherhood as a category stereotypes and traps all women. Despite the fact that many of us are divorced, widowed, childless, or single, once we enter middle age, we are all "mothers," all presumably privy to the same myth of a golden old age, surrounded by loving and adoring children, spouse and friends. As OWL's 1988 Mother's Day Report attests, older women are much less likely to reap the economic benefits from a lifetime of work. They are more likely to live in poverty and isolation. Rather than being cared for, they are likely to continue to sacrifice their health and their livelihood to care for others. Undervalued in the home and underpaid in the workforce, old age for most women is nothing short of an economic nightmare.

The Older Women's League believes Motherhood as a respected and valued profession deserves the support and benefits of any occupation. The extent to which political candidates in this election year put forth solid proposals to gain recognition for women's unpaid caregiving—for both their children and, later, for their spouses, relatives and friends—must continue to be the litmus test for all those who would have us believe they honor "family values."

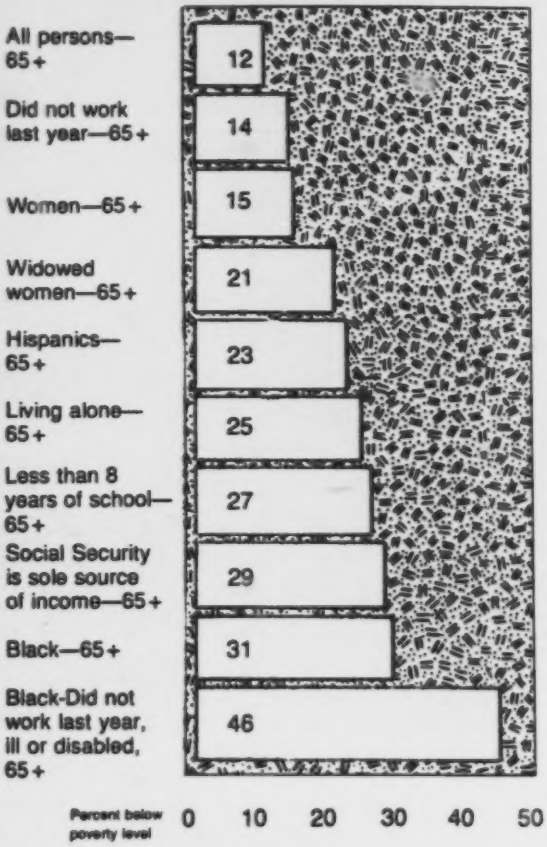
And the degree to which we, as a society, insist upon fair and compassionate treatment for our elderly will continue to be the test of our humanity. In the case of older women in America today, the disparity between the rhetoric and the reality is all the more damning.

All older women deserve the right to reap the benefits of their own hard work. As this Mother's Day Report so graphically portrays, a lifetime of hard work does not translate into an old age of security for women.

OWL was founded on the premise that "the personal is the political." Whether you are a young woman, the son or daughter of a midlife or older woman or her husband or friend, you owe it to yourself to take these statistics to heart. Real public policy alternatives exist to alleviate many of the problems older women face in today's society. The biggest barrier to their implementation is the myth that mothers in America have been "taken care of." It is time we explode this myth with the real-life testimonies of the women themselves. The next time you're in the market, take a look at who is buying the day-old bread. Chances are it is an older woman, and the chances are great that she needs the savings to balance her precarious monthly budget.

This Mother's Day Report, like those of past years, is issued as a challenge to Congress: we expect more than rosy prose and proclamations. We expect action! And until we see a new approach to aging as it affects women, the fate of roughly 40 million midlife and older women will hang in the balance.

Percent of Older Persons Below Poverty Level by Selected Characteristics—1986



Source: Bureau of the Census, "Money, Income and Poverty Status of Families and Persons in the United States: 1986." *Current Population Reports* P-60 No. 157 (July 1987) and unpublished data from the 1987 Current Population Survey.

Women and Unpaid Work

Despite new inroads into the paid labor force, women continue to bear a double burden. American women pay a grave price for their continuing responsibilities in the home. Though society pays lip service to the value of unpaid work performed in the home, these traditional roles of women are nevertheless not regarded as 'real' work. Yet these responsibilities—from child-rearing to caregiving—are central to a family's quality of life and a society's economic well-being.

Recent estimates value women's unpaid work contributions at $515 billion annually, more than twice that of men. Not only are women not compensated for their work in the home but, unlike other countries, American women do not accrue social security retirement credit for their unpaid work, either.

The consequences of these distinct workforce patterns are most discernible in the lives of older women. Contrary to popular belief, family responsibilities do not diminish for the older woman, but are compounded by her role as unpaid caregiver to spouse, parent or friend. Moreover, while she may need to work outside the home in order to support herself and her family, she may be prevented from securing employment by new or continuing family responsibilities, lack of documented experience and the disrupted work history which result from her traditional responsibilities. This will be especially true if she is a displaced homemaker or a widow, with no recent job history in the paid workforce.

Despite the increase in women's workforce participation, family responsibilities remain the primary reason given by women who remain outside the paid work force. While it might be expected that, with children grown, home responsibilities would diminish, that is far from the case. In 1987, 76% of non-working women aged 45 to 54, 74% of non-working women aged 55 to 59 and 69% of non-working women aged 60 to 64 cited these responsibilities for not entering the labor force. For non-working men in these age categories, the primary reasons for not entering the labor force were either ill health, no desire to work or retirement.

Household responsibilities are generally devalued by the society. While in most instances those performing household tasks are not paid, those who are earn low wages. For example, full-time home-care workers, who are mostly women, earn on an average $8,632—below the poverty level for a family of three.

Not only is the economic value of household work unrealized, but its demands often force women to leave the workforce. This is most notably the case for midlife women providing care to the frail elderly. In 1982, 72% of the providers of unpaid care to the frail elderly were women and over half were aged 45 years and older. Over 8% of all female caregivers quit work to further caregiving responsibilities while more than 20% worked fewer hours, rearranged schedules or took time off without pay in order to fulfill these responsibilities. Support provided to a frail elderly family member accounts for roughly the equivalent of full-time work in 30-40% of households providing unpaid care.

Workforce Participation in a Changing Economy

The 1980s saw greater labor participation by women than at any time since World War II. This was partly due to an expanding economy, and partly due to the social revolution of the early 1970s which opened many occupations to women for the first time. Yet, despite these gains, problems associated with women's labor force participation remained. Women continued to carry the major burden of family responsibilities, and these responsibilities caused women to start employment later than men, and to interrupt it more frequently. In addition, even while employed, women continued to earn less than men, both for the same work and because of the concentration of women in part-time and low-wage jobs.

Sectors of the Economy by Proportion of Part-Time Employment and Average Weekly Earnings: 1987

Sector	% Part-time Employment	Average Weekly Earnings ($)
Mining	4	537
Construction	8	481
Manufacturing	4	421
Transportation and Public Utilities	8	475
Trade: Wholesale	3	373
Trade: Retail	35	180
Finance, Insurance, & Real Estate	11	319
Services	22	283
Public Administration	6	*

Source: Bureau of Labor Statistics, Unpublished Data from the 1987 Current Population survey and *News* (February 26, 1988). Part-time employment figures reflect the annual average for 1987 while average weekly earnings are for December 1987 in current dollars.
* Data not available

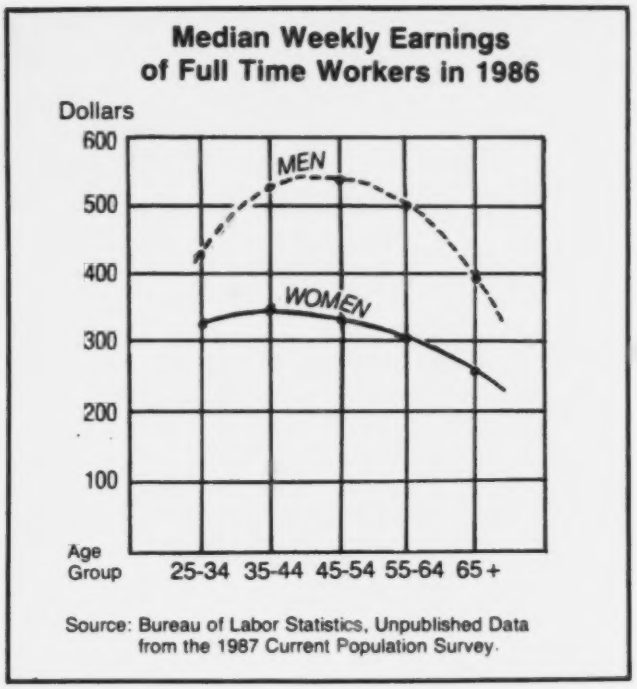
Major Reasons for Labor Force Non-Participation by Age and Sex: 1986

WOMEN			*MEN*		
Age	Major Reasons for Non-Participation	% Giving Reason	Age	Major Reasons for Non-Participation	% Giving Reason
25-34	Family, household responsibilities	79	25-34	In School	29
				No Desire	26
				Ill Health	26
35-44	Family, household responsibilities	76	35-44	Ill Health	41
				No Desire	30
45-54	Family, household responsibilities	76	45-54	Ill Health	46
				No Desire	34
55-59	Family, household responsibilities	76	55-59	No Desire	36
				Ill Health	33
60-64	Family, household responsibilities	69	60-64	Retirement	67
65+	Family, household responsibilities	59	65+	Retirement	88

Source: Bureau of Labor Statistics, Unpublished Data from the 1987 Current Population Survey.

Women of all ages continue to enter the workforce in greater numbers while the workforce participation rate for males is actually declining. Trends toward later marriages, smaller families, increases in divorce and abandonment of women of all ages, and the rapid growth of sectors of the economy where women have traditionally been employed have all combined to increase their numbers in the paid labor force. Simultaneously, early retirement incentives primarily aimed at higher level workers have had an equally dramatic effect in reducing male workforce participation, especially after the age of 55. The increased participation rate has been significant for midlife women. From 1975 to 1985, the labor force participation rate for women aged 45 to 54 increased approximately 10%.

Women are disproportionately concentrated in low-paying, dead-end jobs. Two-thirds of all women workers over the age of 16 are employed in the trade and service sectors as compared to 44% of men. This concentration continues for midlife and older women workers with approximately two-thirds of all women aged 45 to 64 working in these sectors of the economy and over three-fourths



Source: Bureau of Labor Statistics, Unpublished Data from the 1987 Current Population Survey.

of working women over 65 concentrated in these areas.

Jobs in these sectors are more likely to be low-paid, part-time, or temporary and lack fringe benefits such as health insurance and retirement plans. These include such female-dominated occupations as secretary, elementary school teacher, bookkeeper, cashier, office clerk, waitress and waiter, sales worker, registered nurse and nursing aide.

Employment discrimination continues to be a significant problem. Employment barriers continue to be gender-based, and the multiple burdens of age, gender and race compound the problems for many women. While factors such as breaks in service and lower educational opportunities, especially among minority women, have been identified as the sources of lower wages for women, they contribute to only half the wage differential between men and women.

New employment opportunities for women entering or re-entering the workforce in the 1980 s have reinforced women's overrepresentation in low wage and part-time jobs. From 1981 to 1987, over nine million jobs were created in the retail trade and service sectors of the economy, where women workers are already concentrated. This trend has reinforced the role of women in the economy as distinctively low wage and part-time workers. In both 1981 and 1987, nearly one in four employed women aged 45 to 64 held part-time jobs.

Job interruptions necessitated by family responsibilities are a major factor in poverty among midlife and older women. Between the ages of 21 and 64, full-time women workers average 11.5 years out of the paid labor force, while men average 1.3 years. These differences are most extreme among midlife workers. Full-time women workers between the ages of 45 and 64 have spent almost two decades out of the paid labor force while men in this age category have spent less than one year away from work. This loss of job tenure has both a direct effect on present income, as well as on future retirement benefits. The average earnings of a working woman who gives birth drops $3,000 the year the child is born and about $5,000 to $6,000 annually the next two years. Job interruptions for family responsibilities have made vesting in a pension plan much less likely, even when retirement benefits are available. For example, women with 20 years of work experience are only half as likely as men to have been on their current job for 10 years or more.

Women's Wages and Income

Discrimination in the workplace, in all its forms, is so pervasive that the wages of full-time women employees lag behind those of men at all ages. That gender discrimination is compounded by age is illustrated by the fact that the wage discrepancy between men and women is smallest in the teen years, and widens steadily with increasing age until 65.

While the wage curve for men is a clear pyramid, reaching a peak toward the end of the career, women's wages are a flat line showing little discernible monetary progression. In addition to overt discrimination, society penalizes the wages of women for work interruptions and part-time employment.

Finally, the concentration of women in the trade and service sectors of the economy reduces women's wages and total income throughout their work lives and well into their retirement years.

The wages of full time women employees at all ages trail those of men. This wage gap is greatest between women and men aged 45 to 64. While full-time male workers are essentially at the height of their earning power during the ages 45 to 54, the median wage of full-time women workers in this age category is basically the same as that for women aged 25 to 34 years and 35 to 44 years.

Even when major differences in work force participation between men and women are eliminated, women's earnings lag well behind those of men. For example, women aged 45 to 64 with a college degree and some graduate training, and no work interruptions earn only 63% of the hourly wage of men aged 45 to 64 with a comparable education and work experience.

Employment of Midlife and Older Women Workers by Age and Sector of the Economy: 1986

Sector	Age 45-54	55-64	65+
Mining	—	—	—
Construction	1%	—	—
Manufacturing	16%	16%	9%
Transportation and Public Utilities	4%	4%	2%
Trade: Wholesale	2%	3%	3%
Trade: Retail	15%	18%	24%
Finance, Insurance Real Estate	9%	8%	8%
Services	46%	45%	49%
Public Administration	5%	5%	4%

Source: Bureau of Labor Statistics, Unpublished Data from the 1987 Current Population Survey. Figures do not add up to 100% because of rounding. Dash indicates figure is less than one percent.

Even in female-dominated, low wage occupations, women workers earn less than men. For example, in 1986 female bookkeepers earned only 74% of the wages paid to male bookkeepers while female nursing aides earned 81% of the wages paid to male nursing aides.

While the median income of women at all ages falls below that of men, the disparity is greatest for midlife women. Only after access to Social Security does the income gap narrow somewhat between women and men. In 1986, women aged 45 to 54 had median incomes that were 37% of men's in that age category; women aged 55 to 64 had incomes that were 35% of men's in the comparable age category: women aged 65 and over had incomes that were 56% of men's of similar age.

Job Related Benefits

Employment related fringe benefits are critical to the financial well-being of both men and women over 65. Older women's income is diminished in two ways: first, through lower pay and fewer accrued benefits while in the paid workforce; and, second, through dependence on a husband's benefits.

Pension income, for example, is low or non-existent for many occupations traditionally held by women. Being wage-related, it pays less for lower pay even in positions which qualify for the benefit. Because Social Security is also wage-related, lower paid workers get less. Finally, survivor's benefits on husband's pensions and Social Security, gender-based annuities in many pension programs and the general lack of indexing of pension benefits further penalize women.

These factors combine to guarantee that, in her old age, a woman will reap the full consequences of a lifetime of underpayment and job interruptions. Women find themselves with retirement benefit packages that ensure that their remaining years will be a continuing struggle against poverty.

Mean Monthly Pension and Social Security Income of Older Persons by Age and Sex: 1984

MEN Age	Pension Income ($)	Social Security Income ($)
62-64	834	488
65-69	639	538
70+	455	511
WOMEN Age	Pension Income ($)	Social Security Income ($)
62-64	447	386
65-69	348	421
70+	330	451

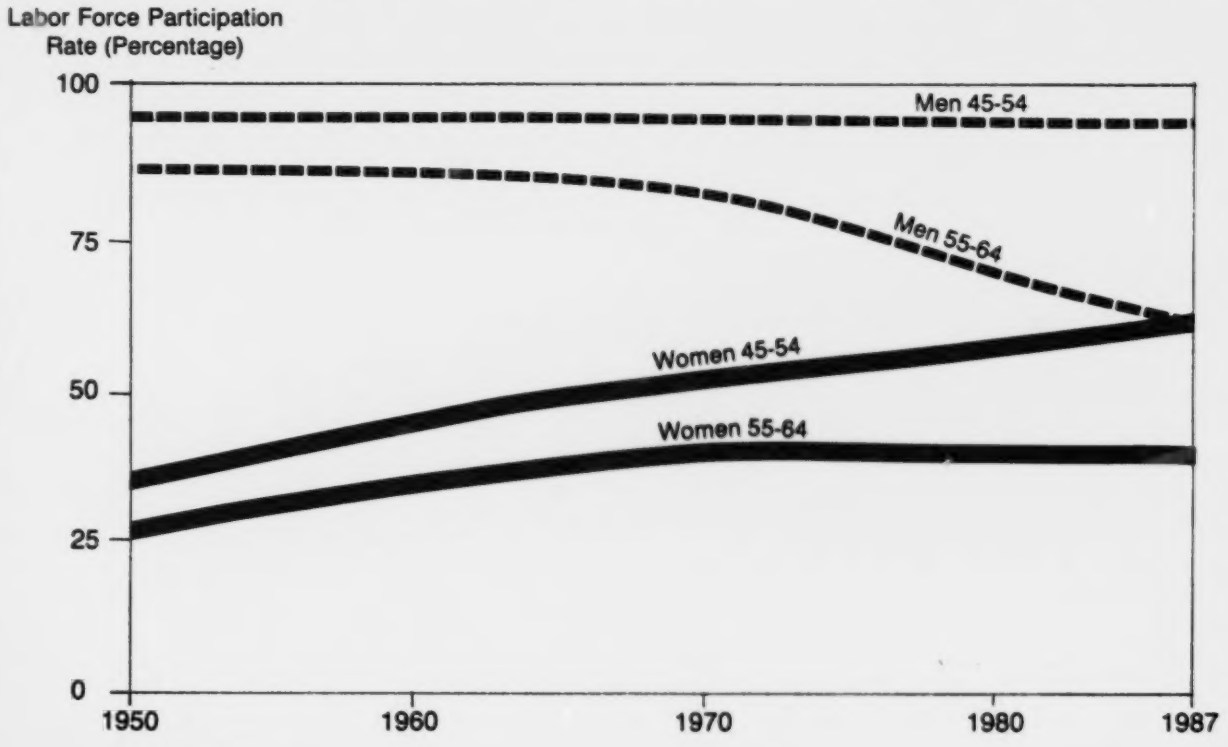
Source: Bureau of the Census, "Pensions: Worker Coverage and Retirement Income, 1984." *Current Population Reports*, Series P-70, No. 12 (September, 1987).

Pension participation is least likely among low wage, part-time workers and in many industries where women workers predominate. In 1984, only 48% of all women workers participated in a pension plan and fewer than 39% were vested in a plan. This compared to participation by over 60% of all male workers with over half vested in a plan. As a result, the pension income of women lags considerably behind that of men. In 1984, the mean monthly pension income of male recipients aged 65 and over amounted to $530 while that of women amounted to only $337.

Gender-based annuities and the lack of indexing of benefits has meant that pension participation by women either requires larger contributions than those payed by men or produces fewer benefits in retirement. Gender-based annuities require women to make larger contributions than men to obtain similar benefits. Comparable contributions produce lower retirement income for women. Although gender-based annuities are now outlawed in public pensions, the consequences of their present use in private pension programs and the lingering impact of their past use upon pension recipients is obvious. Income is either reduced in the critical years of labor force participation or in retirement. The failure to tie pension benefits to inflation (indexing) has also increased the likelihood that those who live the longest on unindexed benefits—women—will die poor.

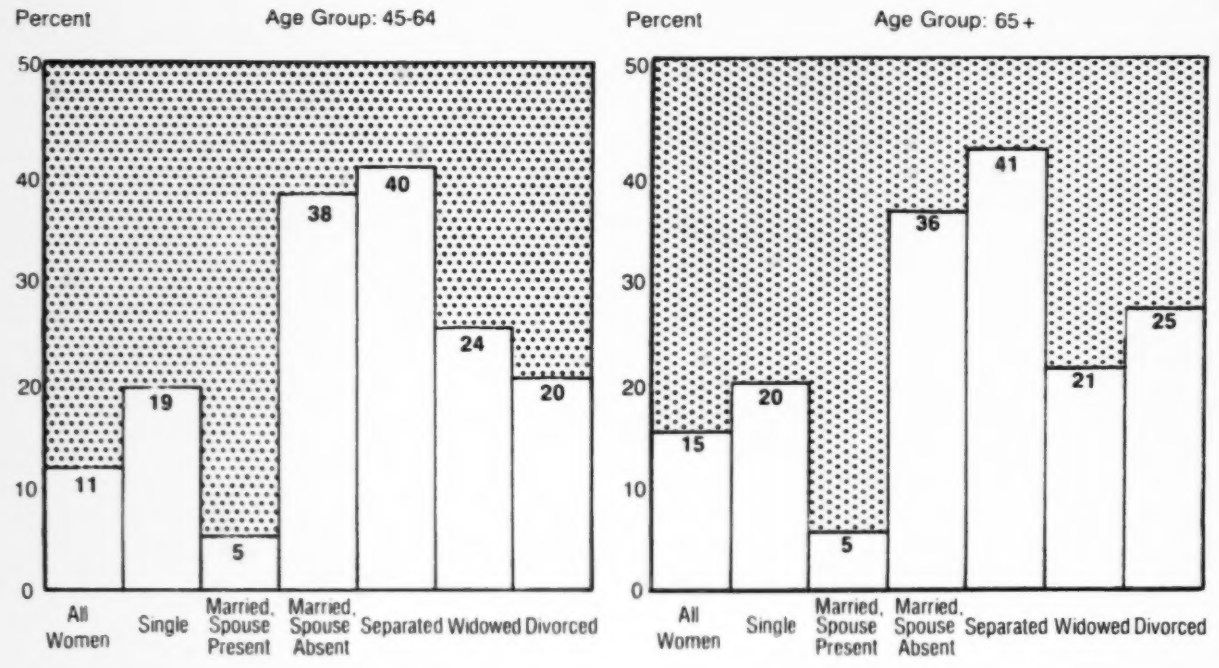
Older women have less Social Security income than men and are more likely to rely on it as their sole source of support. In 1984, mean monthly Social Security income of men aged 65 or over was $521 compared to $440 for women aged 65 or over. In 1986, 50% of married couples aged 65 and older received at least half of their income from Social Security while 67% of non-married males and 70% of non-married females did. In sum, as income declines, reliance on Social Security benefits increases.

Labor Force Participation Rates for Women and Men, Aged 45-64, 1950-87



Source: Bureau of Labor Statistics

Midlife and Older Women Below the Poverty Level by Age and Marital Status: 1986



Source: Bureau of the Census, Unpublished Data from the 1987 Current Population Survey.

Economic Consequences of Dependency

"Most women are only a man away from poverty," according to an old adage. For many midlife and older women, it remains true. For those economically dependent women who rely upon their spouse for income, midlife and old age heightens their precarious economic status. The married woman will continue to fare better than her single sister only so long as the marriage remains intact. Should the spouse's income be removed—through death, disability, divorce or abandonment— the economic consequences for the traditional caregiver and homemaker are severe. In general, the absence of a spouse pushes poverty rates higher. Divorce and widowhood for the older woman are economic disasters.

Despite the increased labor force participation of women, their economic status remains tied to men. Eleven percent of all women aged 45 to 64 were poor in 1986 while 20%, 24% and 40% of divorced, widowed and separated women respectively were below the poverty line. Divorce has opposite economic consequences for men and women. A landmark study found that the living standard of divorced men rose 42% the year after the divorce while that of divorced women declined 73%.

Women are negatively affected by Social Security and private pension regulations which determine the benefits they receive after divorce or the death of a spouse. For example, Social Security benefits paid a surviving spouse are typically two-thirds that received previously by the couple. Divorced women cannot receive dependent's benefits under Social Security unless the marriage lasted ten years. Additionally, private pension annuities are generally forfeited in the absence of joint-and-survivor benefits elected at the time of retirement.

Health Insurance Coverage of Older Persons by Income Level: 1984

Health Insurance Coverage	All	Poor	Near Poor	Modest	Moderate or High
Medicare Only	20%	27	23	17	14
Medicare & Private	71	44	68	78	84
Medicare & Medicaid	10	29	9	5	3

Source: Johns Hopkins University, School of Hygiene and Public Health Estimates based on National Health Interview Survey and Supplement on Aging, 1984.

Note: Poor = Less than 100% Poverty
Near Poor = 100%-149% Poverty
Modest = 150%-299% Poverty
Modest or High = 300% Poverty or Greater

Unmet Health and Medical Needs

While American women live longer today, they do not necessarily have longer periods of good health. Nor do they enjoy an increased quality of life. In fact, older women can expect increased and longer periods of chronic health problems—with devastating economic consequences. And, because women age differently than men, the health care system is less likely to meet their needs since it largely focuses on the male model of acute care.

Compounding women's health problems is the inaccessibility of health care, as many midlife and older women fall through the cracks between private and public insurance coverage. Job interruptions, part-time status and the concentration of women in cottage industries and small businesses often deny them health coverage.

Those Americans who report their health to be fair or poor are disproportionately low-income, uninsured, Black, out of the labor force and female. In many cases, those older women who have succeeded in avoiding poverty thus far are pushed over the brink by health care costs.

The health problems experienced by older persons vary by sex. Older men are much more likely than women to experience acute illnesses which are life-threatening while older women are more likely to have chronic illnesses which cause on-going physical limitations. In this respect, midlife and older women are much more likely than men of the same age to have disabilities which place limitations on their everyday activities and require long term care.

As the majority of the elderly poor and near-poor, women are more likely to experience health problems that require medical services and are less able to afford them. For those who incur large out-of-pocket expenditures, these medical expenses can actually lead to impoverishment. In 1987, one study estimated that when out-of-pocket spending for medical care among the elderly near-poor is deducted from available income, the poverty rate actually increased more than 40%.

Midlife women are disproportionately represented among the 21 million adults without health insurance. For some women who do not participate in the paid labor force, this results from the absence of a spouse or relative covered by employment-related health insurance or from their own inability to afford private health insurance. For other women, it results from employment in sectors of the economy which have the lowest rates of health benefits. More than one-half of all uninsured workers are employed in the female-dominated trade and service sectors.

Sole reliance upon Medicare by many of the older poor limits health care utilization. In other words, individuals who need health care services most are prevented from using them. Out-of-pocket costs for Medicare-covered services and for supplemental insurance reduces health care utilization for the elderly poor, most of whom are women. In 1986, for example, use of physician services by low income older persons in fair or poor health was lower than that of higher income older persons with comparable health.

For many midlife and older women, caregiving responsibilities continue despite poor health. In 1982, of all women providing unpaid care to the frail elderly, one-third reported that they, the caregiver, were in fair or poor health.

Housing and Isolation

The reassuring portrait of the older homeowner aging gracefully in suburbia masks a harsher economic reality. Both older homeowners and renters on fixed incomes are increasingly feeling the burdens of rapidly escalating housing expenses. For the midlife and older poor, who are disproportionately women, this reality may dictate a solitary existence in substandard housing or, in fact, homelessness.

Escalating housing expenses have placed affordable and safe shelter beyond the means of many older women. In 1984, women aged 65 and over who were living alone spent nearly 50% of their income on housing which was older and contained fewer basic amenities, such as hot and cold running water or a tub and a shower, than housing occupied by other older individuals or by the population in general.

While the majority of elderly persons do own their homes, older women are less likely to do so than men. When older women do own their own homes, they are both more likely to have a mortgage and to own an older structure. In 1980, 77% of men aged 65 to 69 owned their homes compared to 57% of women. For women aged 65 to 69 who were living alone, this figure was 53%.

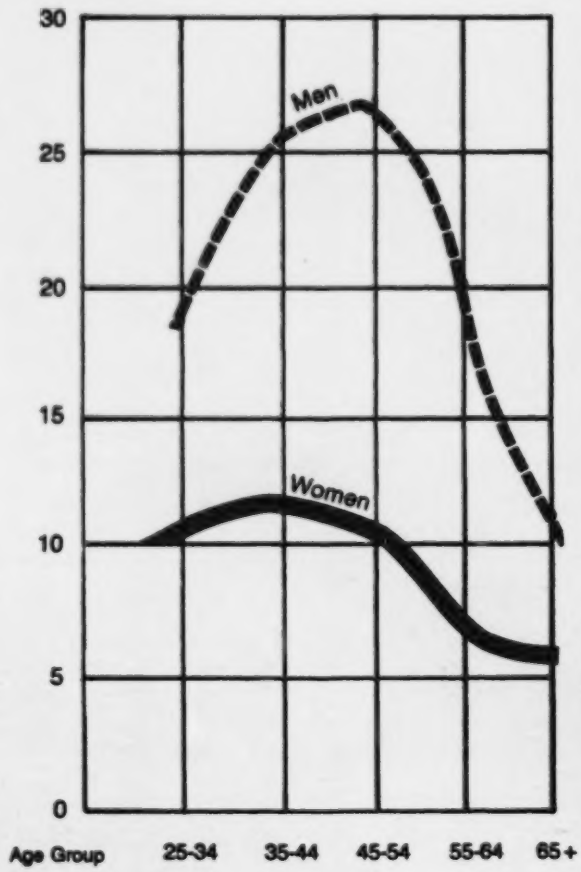
Homeownership among the elderly is often not sufficient to forestall poverty. Indeed, a growing number of elderly homeowners have low incomes, no other significant assets, and need some form of income assistance to maintain themselves. Six out of every ten elderly single homeowners had incomes of $5,000 or less in 1984.

Among the elderly, living alone is strongly correlated with poverty. While 30% of all persons aged 65 and over live alone, 61% of the elderly poor do. Given that the majority of the elderly poor are women, it is no surprise that 71% of older women with incomes below the poverty level live alone.

While living alone may connote an independent, lifestyle for many older women it reflects a solitary, meager and isolated existence. In 1986, not only did women constitute the vast majority of the elderly living alone, but over half had been alone for at least ten years, and a quarter had no surviving children to provide assistance if needed. Thirty-seven percent of the elderly living alone were renters and 64% received no pension income. One in three elderly living alone reported they experienced at least one serious problem such as loneliness or not enough money to live on. Those elderly who live alone are also the most likely group among the older population to be undernourished.

Homelessness is increasingly a problem among midlife women. In 1984, a sample of the homeless in Los Angeles found that over 30% of homeless women were aged 49 to 59.

Median Income in 1986



Source: Bureau of Census."Money, Income and Poverty Status of Families and Persons in the United States: 1986". *Current Population Reports*, Series P-60, No. 157 (July 1987).

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Membership and Publication Information

This 1988 Mother's Day Report by the Older Women's League is the third in a series begun two years ago with OWL's *Report on the Status of Midlife and Older Women in America*. That report made clear that the dream of a secure golden age is nothing short of a fairy tale for millions of midlife and older women. Last year, *The Picture of Health for Midlife and Older Women* focused the spotlight on the health and health care problems women face as they age. This year, *The Road to Poverty* shifts the spotlight to the economic problems that plague women as they reach their most vulnerable years.

Making these invisible problems visible was the main impetus behind the Older Women's League when it was founded in 1980. OWL is a nonprofit membership organization, the first national organization to focus solely on the concerns of midlife and older women. Its goals are to achieve economic and social equity for older women, to improve their image and status, and to provide mutual support for its members. In just eight years, OWL has become firmly established as a national voice for older women—a segment of the population that has long been unrepresented.

OWL was conceived by two California women, Tish Sommers and Laurie Shields, whose earlier work to eradicate the job inequities midlife and older women face helped to create the displaced homemakers movement. Although Sommers died in 1985, her legacy continues in the 20,000 OWL members of all ages and both sexes and more than 100 OWL chapters throughout the United States, all working to address the economic and health problems women face as they age.

OWL's national agenda, set by its members, consists of seven issues on which education and advocacy focus: Social Security, pensions, job discrimination, access to health care, family caregivers, budget cuts, and staying in control to the end of life. Education takes many forms: consumer reports and pamphlets, the bi-monthly OWL OBSERVER, testimony before legislatures, media outreach, Gray Paper series, conferences and leadership training. OWL's leaders come mostly from local chapters, whose members work on the national agenda, on state and local concerns, and on bringing women together for mutual support.

OWL's motto is "Don't agonize—organize!" You are invited to join OWL in building a road that will lead to a brighter future for older women.

To get involved, or to learn more, return the form below to:
OWL, 730 Eleventh Street, NW, Suite #300, Washington, D.C. 20001.

☐ *Please send me the following materials:*

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Check ONE:
☐ ½ inch VHS (most home equipment)
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☐ I'd like to join the Older Women's League. Enclosed is $10.00 for a year's membership and six issues of the OWL OBSERVER. ($5.00 for those who cannot pay more.)

☐ Please send me information on an OWL chapter in my area.

☐ Enclosed is a contribution of $_____ to help support the growth and future of OWL.

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